



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [MERCHANTS BANCORP](#)

**City/State** [CARMEL, IN](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [9,650,592](#)

Peer Group Number: [2](#) Number in Peer Group: [168](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[MERCHANTS BANCORP](#)  
[410 MONON BOULEVARD](#)  
  
[CARMEL, IN 46032](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

# Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,436,448	9,952,911	10,186,096	8,505,156	5,252,010
Net income (\$000)	50,142	61,983	227,104	180,533	77,184
Number of BHCs in peer group	168	146	130	147	146

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.52	2.84	20	2.90	2.88	44	2.73	2.60	56	2.64	2.96	24		3.21	
+ Non-interest income	1.32	0.85	84	1.76	0.98	87	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
- Overhead expense	1.19	2.32	2	1.21	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
- Provision for credit losses	0.09	0.03	77	0.07	0	65	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
+ Securities gains (losses)	0	0	42	0	0.01	35	0	0.01	57	0.01	0.02	47	0.01	0.01	71
+ Other tax equivalent adjustments	0	0	47	0	0	44	0	0	46	0	0	54		0	
= Pretax net operating income (tax equivalent)	2.56	1.42	95	3.38	1.77	98	2.99	1.66	96	2.86	1.22	98		1.53	
Net operating income	1.92	1.11	94	2.49	1.35	96	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income	1.92	1.11	94	2.49	1.35	96	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income (Subchapter S adjusted)		1.33			1.59			1.97			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3	3.26	28	3.29	3.43	34	3.16	3.06	52	3.43	3.78	24		4.49	
Interest expense	0.41	0.24	86	0.31	0.35	48	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Net interest income (tax equivalent)	2.60	3.01	17	2.98	3.06	34	2.81	2.80	44	2.72	3.17	22		3.45	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0	0.03	40	0	0.04	40	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Earnings coverage of net loan and lease losses (X)	7,646.44	-15.93	99	1,208.66	4.62	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53	1.23	4	0.51	1.35	3	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases	0.37	1.22	2	0.33	1.33	1	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.43	8	0.03	0.64	3	0.01	0.49	2	0.03	0.67	2	0.02	0.56	2
30-89 days past due loans and leases / Total loans and leases	0.12	0.22	38	0.02	0.23	8	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
<b>Liquidity and Funding</b>															
Net noncore funding dependence	10.65	-3.65	88	7.65	-2.34	80	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence	4.02	-6.03	82	1.31	-5.85	72	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Net loans and leases / Total assets	89.02	64.11	98	91.62	67.03	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
<b>Capitalization</b>															
Tier 1 leverage ratio	11.29	9.43	88	10.06	9.68	67	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25
Holding company equity capital / Total assets	12.32	9.41	90	10.42	10.24	52	10.24	10.71	45	8.40	10.51	17	10.26	11.37	34
Total equity capital (including minority interest) / Total assets	12.32	9.46	90	10.42	10.30	51	10.24	10.82	43	8.40	10.57	16	10.26	11.43	32
Common equity tier 1 capital / Total risk-weighted assets		12.34			12.70			12.42			12.44			7.44	12.50
Net loans and leases / Equity capital (X)	7.23	6.94	62	8.79	6.73	87	8.33	5.53	93	11	6.79	97	7.81	6.55	78
Cash dividends / Net income	17.46	24.92	35	10.24	19.89	34	13.75	28.27	22	13.11	29.42	24	22.35	25.65	43
Cash dividends / Net income (Subchapter S adjusted)		59.44			2.97			3.14			39.66			93.20	
<b>Growth Rates</b>															
Assets	-0.56	7.31	13	22.72	16.88	70	16.93	10.50	78	51.37	16.11	95	64.05	8.66	98
Equity capital	17.53	1.30	90	50.27	8.37	97	42.53	7.46	93	24	8.42	93	55.19	12.19	97
Net loans and leases	-3.39	4.41	17	31.45	9.10	95	7.92	3.36	72	74.61	9.99	97	77.44	8.63	98
Noncore funding	39.70	-13.11	93	-68.78	-24.64	5	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	1.51	0.01	95	1.48	0	98	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96
Long-term debt / Equity capital	0	7.10	21	0	5.73	24	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	100.52	106.03	38	94.64	104.94	10	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44
Cash from ops + noncash items + op expense / Op expense + dividends	99.71	144.16	41	110.07	140.91	50	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	72,244	75,674	294,233	264,256	188,955	-4.53	356.17
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	72,203	75,667	294,204	264,223	188,922	-4.58	355.91
Tax-exempt income on loans and leases.....	41	7	29	33	33	485.71	
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	72,244	75,674	294,233	264,256		-4.53	356.17
Investment interest income (tax equivalent).....	703	365	3,361	3,293		92.60	-22.32
Interest on balances due from depository institutions.....	583	131	751	2,819	11,253	345.04	-31.17
Interest income on other earning assets.....	2,568	3,570	14,097	12,933	8,024	-28.07	74.46
Total interest income (tax equivalent).....	76,098	79,740	312,442	283,301		-4.57	299.23
Interest on time deposits of \$250K or more.....	630	714	2,876	3,558	1,754	-11.76	1160.00
Interest on time deposits < \$250K.....	694	399	1,677	19,962	33,781	73.93	238.54
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	7,489	4,986	23,704	28,719	49,199	50.20	112.94
Interest on other borrowings and trading liabilities.....	1,475	1,486	5,638	6,415	5,037	-0.74	-13.49
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	10,288	7,585	33,895	58,654	89,771	35.64	87.84
Net interest income (tax equivalent).....	65,810	72,155	278,547	224,647		-8.79	384.47
Non-interest income.....	34,511	43,746	156,586	126,507	43,667	-21.11	329.35
Adjusted operating income (tax equivalent).....	100,321	115,901	435,133	351,154		-13.44	363.98
Overhead expense.....	31,033	30,086	125,382	96,400	63,215	3.15	367.29
Provision for credit losses.....	2,451	1,663	5,012	11,838	3,940		921.25
Securities gains (losses).....	0	0	191	441	476		
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	66,837	84,152	304,930	243,357		-20.58	353.41
Applicable income taxes.....	16,695	22,169	77,826	62,824	24,766	-24.69	197.54
Tax equivalent adjustments.....	0	0	0	0			
Applicable income taxes (tax equivalent).....	16,695	22,169	77,826	62,824		-24.69	197.54
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	50,142	61,983	227,104	180,533	77,184	-19.10	449.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	50,142	61,983	227,104	180,533	77,184	-19.10	449.20
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	50,142	61,983	227,104	180,533	77,184	-19.10	449.20
Investment securities income (tax equivalent).....	703	365	3,361	3,293		92.60	-22.32
US Treasury and agency securities (excluding mortgage-backed securities).....	216	211	737	2,533	4,814	2.37	-68.83
Mortgage-backed securities.....	477	124	2,515	571	987	284.68	171.02
All other securities.....	10	30	109	189		-66.67	-72.22
Cash dividends declared.....	8,757	6,347	31,235	23,671	17,254	37.97	363.58
Common.....	3,029	2,590	10,362	9,198	8,038	16.95	186.84
Preferred.....	5,728	3,757	20,873	14,473	9,216	52.46	587.64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.92	3.06	37	3.20	3.22	40	3.07	2.85	67	3.33	3.53	26		4.19	
Less: Interest expense	0.39	0.22	88	0.30	0.33	52	0.33	0.23	77	0.69	0.54	70	1.71	0.95	95
Equals: Net interest income (tax equivalent)	2.52	2.84	20	2.90	2.88	44	2.73	2.60	56	2.64	2.96	24		3.21	
Plus: Non-interest income	1.32	0.85	84	1.76	0.98	87	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48
Equals: adjusted operating income (tax equivalent)	3.85	3.67	63	4.66	3.86	83	4.27	3.70	84	4.13	3.96	63		4.16	
Less: Overhead expense	1.19	2.32	2	1.21	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
Less: Provision for credit losses	0.09	0.03	77	0.07	0	65	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	43	0	0.01	35	0	0.01	56	0.01	0.02	47	0.01	0.01	71
Plus: other tax equivalent adjustments	0	0	47	0	0	44	0	0	46	0	0	54		0	
Equals: Pretax net operating income (tax equivalent)	2.56	1.42	95	3.38	1.77	98	2.99	1.66	96	2.86	1.22	98		1.53	
Less: Applicable income taxes (tax equivalent)	0.64	0.29	97	0.89	0.39	98	0.76	0.38	95	0.74	0.27	98		0.35	
Less: Minority interest	0	0	46	0	0	46	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.92	1.11	94	2.49	1.35	96	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.92	1.11	94	2.49	1.35	96	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Memo: Net income (last four quarters)	2.09	1.19	96	2.33	1.14	97	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78
Net income—BHC and noncontrolling (minority) interest	1.92	1.12	94	2.49	1.36	96	2.23	1.27	95	2.12	0.97	98	1.47	1.19	78
<b>Margin Analysis</b>															
Average earning assets / Average assets	97.12	94.15	90	97.40	94.02	93	97.22	93.08	92	97.08	93.47	92	95.39	93.22	76
Average interest-bearing funds / Average assets	82.74	64.91	92	78.83	66.69	87	82.32	61.99	93	85.21	68.25	94	77.69	70.66	75
Interest income (tax equivalent) / Average earning assets	3	3.26	28	3.29	3.43	34	3.16	3.06	52	3.43	3.78	24		4.49	
Interest expense / Average earning assets	0.41	0.24	86	0.31	0.35	48	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95
Net interest income (tax equivalent) / Average earning assets	2.60	3.01	17	2.98	3.06	34	2.81	2.80	44	2.72	3.17	22		3.45	
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.44	4.07	10	3.41	4.06	11	3.27	4.01	12	3.62	4.28	13		4.98	
Interest-bearing bank balances	0.33	0.19	91	0.25	0.12	94	0.14	0.14	63	0.69	0.32	93	2.97	2.26	84
Federal funds sold and reverse repos	1.27	0.13	98	0.98	0.13	90	1.04	0.25	90	1.61	0.43	88	3.12	2.02	88
Trading assets		0.18			0.18			0.45		20.60	0.80	97	3.75	0.49	92
Total earning assets	3	3.24	30	3.29	3.48	31	3.16	3.04	53	3.43	3.80	19	4.29	4.47	36
Investment securities (tax equivalent)	0.91	1.84	2	0.54	1.92	1	1.14	1.77	9	1.16	2.32	1		2.74	
US Treasury and agency securities (excluding mortgage-backed securities)	0.29	1.07	5	0.39	1.23	12	0.30	1.14	9	0.98	1.87	14	1.99	2.54	19
Mortgage-backed securities	6.46	1.56	99	2.31	1.52	90	6.67	1.57	99	2.48	2.05	83	2.73	2.54	75
All other securities		2.63		2.02	2.93	22	1.97	2.81	23	3.29	3.24	67		3.80	
Interest-bearing deposits	0.44	0.23	90	0.33	0.34	51	0.36	0.21	82	0.79	0.62	75	2.06	1.13	93
Time deposits of \$250K or more	0.49	0.61	38	0.87	0.98	41	0.67	0.66	54	1.83	1.60	70	2.32	2.13	71
Time deposits < \$250K	0.79	0.57	76	1.71	0.95	95	0.51	0.62	41	1.40	1.49	35	2.36	1.91	88
Other domestic deposits	0.44	0.16	95	0.31	0.19	83	0.35	0.15	90	0.63	0.36	86	2.06	0.86	98
Foreign deposits		0.10			0.88			0.14			1.24			2.53	
Federal funds purchased and repos	7.27	0.11	99	1.51	0.12	97	1.37	0.17	92	8.15	0.37	98	3.51	1.23	95
Other borrowed funds and trading liabilities	0.26	0.56	58	0.31	0.57	58	0.29	1.27	16	0.37	0.55	58	2.15	1.03	68
All interest-bearing funds	0.48	0.35	75	0.39	0.49	34	0.40	0.37	64	0.81	0.79	53	2.20	1.34	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	34,511	43,746	156,586	126,507	43,667
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	159	134	616	475	502
Trading revenue	0	1,652	0	-5,059	3
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	14,936	16,594	46,462	19,945	3,290
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,057	-419	4,798	32,833	2,174
Other non-interest income	18,359	25,785	104,710	78,313	37,698
Total overhead expenses	31,033	30,086	125,382	96,400	63,215
Personnel expense	21,464	21,237	85,672	59,016	37,885
Net occupancy expense	1,795	1,614	7,147	5,636	4,527
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	134	147	576	1,516	1,312
Other operating expenses	7,640	7,088	31,987	30,232	19,491
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	502	421	481	404	329
Average personnel expense per employee	42.76	50.44	178.11	146.08	115.15
Average assets per employee	20,789.74	23,641.12	21,176.91	21,052.37	15,963.56

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	0.73	34	0	0.51	36	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	30.93	62.28	1	25.96	58.74	0	28.81	59.28	0	27.45	61.22	0	37.49	61.79	2
<b>Percent of Average Assets</b>															
Total overhead expense	1.19	2.32	2	1.21	2.32	2	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4
Personnel expense	0.82	1.35	6	0.85	1.37	7	0.84	1.21	13	0.69	1.42	2	0.72	1.50	4
Net occupancy expense	0.07	0.26	1	0.06	0.28	2	0.07	0.23	4	0.07	0.30	2	0.09	0.32	2
Other operating expenses	0.30	0.69	1	0.29	0.65	2	0.32	0.72	3	0.37	0.73	5	0.40	0.76	4
Overhead less non-interest income	-0.13	1.41	2	-0.55	1.31	2	-0.31	1.10	4	-0.35	1.44	1	0.37	1.65	2
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	30.93	61.25	1	25.96	56.76	1	28.81	58.83	0	27.45	58.93	1		59.91	
Personnel expense	21.40	35.22	3	18.32	33.37	1	19.69	32.93	6	16.81	33.88	1		34.17	
Net occupancy expense	1.79	7.24	1	1.39	7.02	3	1.64	6.23	4	1.60	7.04	3		7.50	
Other operating expenses	7.75	18.04	1	6.24	16.18	1	7.48	19.18	0	9.04	17.57	3		17.93	
Total non-interest income	34.40	21.87	90	37.74	23.02	86	35.99	27.67	72	36.03	23.45	78		19.83	
Fiduciary activities income	0	2.41	21	0	1.92	23	0	2.20	13	0	1.45	22		1.61	
Service charges on domestic deposit accounts	0.16	3.45	4	0.12	2.52	8	0.14	3.27	6	0.14	2.67	8		3.21	
Trading revenue	0	0.04	43	1.43	0.07	95	0	0.62	27	-1.44	0.10	1		0.07	
Investment banking fees and commissions	0	1.01	17	0	0.91	18	0	2.58	7	0	1.03	17		0.91	
Insurance activities revenue	0	0.79	22	0	0.60	23	0	0.36	11	0	0.41	22		0.37	
Venture capital revenue	0	0	47	0	0	48	0	0.04	44	0	0	48		0	
Net servicing fees	14.89	1.12	95	14.32	0.81	96	10.68	0.60	98	5.68	0	96		0.22	
Net securitization income	0	0	49	0	0	49	0	0.01	44	0	0	48		0	
Net gain (loss) - sales of loans, OREO, and other assets	1.05	1.68	52	-0.36	4.38	3	1.10	3.30	36	9.35	5.55	75		2.27	
Other non-interest income	18.30	7.59	92	22.25	7.50	93	24.06	9.27	93	22.30	7.76	93		7.41	
Overhead less non-interest income	-3.47	39.39	1	-11.79	33.65	3	-7.17	30.52	4	-8.57	34.63	1		39.47	
Applicable income taxes / Pretax net operating income (tax equivalent)	24.98	19.69	78	26.34	21.42	83	25.52	21.18	87	25.82	20.30	81		21.51	
Applicable income tax + TE / Pretax net operating income + TE	24.98	21.58	71	26.34	23.03	73	25.52	22.67	83	25.82	22.51	70		23.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,066,723	3,984,433	4,990,973	3,558,580	1,960,281	27.16	823.52
Commercial and industrial loans	528,315	438,885	514,828	475,345	376,597	20.38	221.73
Loans to individuals	8,267	8,931	5,938	10,348	12,444	-7.43	-0.53
Loans to depository institutions and acceptances of other banks	45,000	146,415	50,000	83,436	60,528	-69.27	
Agricultural loans	32,755	32,529	37,439	36,996	35,743	0.69	70.24
Other loans and leases	2,942,118	4,310,057	4,056,341	4,781,260	2,670,953	-31.74	197.41
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,623,178	8,921,250	9,655,519	8,945,965	5,123,461	-3.34	398.55
Less: Allowance for loan and lease losses	32,103	29,090	30,431	27,499	15,842	10.36	385.75
Net loans and leases	8,591,075	8,892,160	9,625,088	8,918,466	5,107,619	-3.39	398.60
Debt securities that reprice or mature in over 1 year	309,778	230,643	301,674	260,461	248,150	34.31	17.97
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	8,900,853	9,122,803	9,926,762	9,178,927	5,355,769	-2.43	348.26
Interest-bearing bank balances	401,668	257,436	1,018,584	169,665	492,800	56.03	-6.60
Federal funds sold and reverse repos	4,798	6,544	5,888	6,580	6,723	-26.68	-10.50
Debt securities that reprice or mature within 1 year	4,488	11,047	8,956	9,340	42,092	-59.37	-94.28
Trading assets	0	0	0	0	269,891		-100.00
Total earning assets	9,311,807	9,397,830	10,960,190	9,364,512	6,167,275	-0.92	247.51
Non-interest-bearing cash and due from depository institutions	9,854	12,004	14,030	10,062	13,908	-17.91	-27.00
Premises, fixed assets, and leases	40,271	30,050	30,115	28,579	29,216	34.01	737.76
Other real estate owned	520	0	0	0	144		
Investment in unconsolidated subsidiaries	33,423	12,492	31,007	949	505	167.56	6315.16
Intangible and other assets	254,717	252,884	243,338	241,273	160,933	0.72	136.74
Total assets	9,650,592	9,705,260	11,278,680	9,645,375	6,371,981	-0.56	243.93
Quarterly average assets	10,436,448	9,952,911	10,945,025	9,317,578	6,639,736	4.86	297.14
Average loans and leases (YTD)	8,395,567	8,881,297	9,003,596	7,299,990	4,069,150	-5.47	428.04
<b>Memoranda</b>							
Loans held-for-sale	2,614,115	3,188,053	3,873,357	3,409,074	2,095,098	-18.00	218.21
Loans not held-for-sale	6,009,063	5,733,197	5,782,162	5,536,891	3,028,363	4.81	561.69
Real estate loans secured by 1-4 family	857,452	775,881	877,666	706,727	427,760	10.51	232.38
Commercial real estate loans	4,151,495	3,144,661	4,053,904	2,787,758	1,483,196	32.02	1479.07
Construction and land development	687,097	522,191	664,118	501,880	364,663	31.58	880.59
Multifamily	2,509,014	2,553,523	2,457,984	2,213,931	1,051,942	-1.74	1462.51
Nonfarm nonresidential	955,384	68,947	931,802	71,947	66,591	1285.68	2861.33
Real estate loans secured by farmland	57,776	63,891	59,403	64,095	49,325	-9.57	108.18
Total investment securities	314,266	241,690	310,630	269,801	290,242	30.03	-7.84
U.S. Treasury securities	8,076	4,042	8,209	6,559	4,764	99.80	708.41
US agency securities (excluding mortgage-backed securities)	276,863	209,886	263,295	235,039	244,973	31.91	-9.00
Municipal securities	0	6,034	4,300	6,025	5,937	-100.00	-100.00
Mortgage-backed securities	29,327	21,728	34,826	22,178	34,568	34.97	11.60
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	314,266	241,690	310,630	269,801	290,242	30.03	-7.84
U.S. Treasury securities	8,076	4,042	8,209	6,559	4,764	99.80	708.41
US agency securities (excluding mortgage-backed securities)	276,863	209,886	263,295	235,039	244,973	31.91	-9.00
Municipal securities	0	6,034	4,300	6,025	5,937	-100.00	-100.00
Mortgage-backed securities	29,327	21,728	34,826	22,178	34,568	34.97	11.60
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-8,456	316	-1,956	488	578		
Structured notes, fair value	62,506	0	64,475	0	0		-35.52
Pledged securities	307,796	232,252	299,196	262,901	287,579	32.53	-8.88

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	461,193	818,621	641,442	853,647	272,036	-43.66	-15.72
NOW, ATS and transaction accounts	3,523,836	4,459,522	4,303,172	4,219,548	1,827,956	-20.98	575.37
Time deposits less brokered deposits < \$250K	46,706	64,880	-126,545	66,500	83,311	-28.01	
MMDA and other savings accounts	2,965,572	2,293,121	2,839,260	1,984,742	1,203,883	29.32	126.69
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	6,997,307	7,636,144	7,657,329	7,124,437	3,387,186	-8.37	252.38
Time deposits of \$250K or more	450,513	400,548	572,050	256,040	118,931	12.47	1430.54
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	328,160	78,960	482,000	883,980	164,274	315.60	492.90
Other borrowings w/remaining maturity over 1 year	551,769	466,200	551,954	464,277	17,165	18.35	33421.81
Brokered deposits < \$250K	28,468	27,001	753,598	28,143	1,972,139	5.43	-94.12
Noncore funding	1,358,910	972,709	2,359,602	1,632,440	2,272,509	39.70	138.20
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	105,872	85,152	106,340	77,877	58,558	24.33	193.41
Total liabilities	8,462,089	8,694,005	10,123,271	8,834,754	5,718,253	-2.67	226.43
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	362,149	357,571	362,149	212,646	212,646	1.28	770.95
Common stock	137,882	136,474	137,565	135,857	135,640	1.03	564.75
Common surplus	0	0	0	0	0		-100.00
Retained earnings	694,776	516,961	657,149	461,745	304,984	34.40	360.10
Accumulated other comprehensive income	-6,304	249	-1,454	373	458		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,188,503	1,011,255	1,155,409	810,621	653,728	17.53	456.12
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,188,503	1,011,255	1,155,409	810,621	653,728	17.53	456.12
Total liabilities and capital	9,650,592	9,705,260	11,278,680	9,645,375	6,371,981	-0.56	243.93
<b>Memoranda</b>							
Non-interest-bearing deposits	461,660	819,132	641,806	854,202	272,216	-43.64	-15.66
Interest-bearing deposits	7,014,628	7,244,561	8,341,171	6,554,418	5,206,040	-3.17	259.39
Total deposits	7,476,288	8,063,693	8,982,977	7,408,620	5,478,256	-7.28	199.15
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,155,409	810,621	810,621	653,728	421,237		
Accounting restatements	-3,757	0	0	0	145		
Net income	50,142	61,983	227,104	180,533	77,184		
Net sale of new perpetual preferred stock	0	144,925	149,502	0	171,065		
Net sale of new common stock	0	0	0	-150	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	8,757	6,347	31,235	23,671	17,254		
Change in other comprehensive income	-4,850	-125	-1,828	-84	768		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	316	198	1,245	265	583		
Holding company equity capital, ending balance	1,188,503	1,011,255	1,155,409	810,621	653,728		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	52.50	47.70	61	41.05	47.52	32	44.25	36.25	70	36.89	48.33	18	30.76	52.67	10
Commercial and industrial loans	5.47	9.52	27	4.52	12.96	6	4.56	10.76	15	4.93	13.47	8	5.91	11.45	23
Loans to individuals	0.09	2.06	11	0.09	2	14	0.05	3.36	9	0.11	2.29	14	0.20	2.71	19
Loans to depository institutions and acceptances of other banks	0.47	0	97	1.51	0	97	0.44	0.02	95	0.87	0	97	0.95	0	98
Agricultural loans	0.34	0.41	70	0.34	0.39	68	0.33	0.18	77	0.38	0.43	69	0.56	0.53	72
Other loans and leases	30.49	1.36	99	44.41	1.35	99	35.96	4.47	99	49.57	1.39	99	41.92	1.08	99
Net loans and leases	89.02	64.11	98	91.62	67.03	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Debt securities over 1 year	3.21	18.19	5	2.38	14.84	5	2.67	19.46	3	2.70	13.53	7	3.89	13.66	9
Mutual funds and equity securities	0	0.06	24	0	0.05	22	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal	92.23	83.37	94	94	82.50	99	88.01	79.22	87	95.16	83.47	99	84.05	86.76	25
Interest-bearing bank balances	4.16	6.87	43	2.65	8.07	22	9.03	8.50	55	1.76	6.78	15	7.73	2.97	89
Federal funds sold and reverse repos	0.05	0.05	84	0.07	0.02	91	0.05	0.54	67	0.07	0.02	90	0.11	0.03	87
Debt securities 1 year or less	0.05	1.77	6	0.11	1.82	12	0.08	1.56	7	0.10	2.03	10	0.66	2.10	31
Trading assets	0	0.02	38	0	0.03	38	0	0.49	19	0	0.04	38	4.24	0.03	99
Total earning assets	96.49	93.11	94	96.83	93.23	96	97.18	91.77	98	97.09	92.98	97	96.79	92.39	97
Non-interest cash and due from depository institutions	0.10	1.04	1	0.12	0.99	2	0.12	0.82	2	0.10	1.07	2	0.22	1.14	6
Other real estate owned	0.01	0.02	55	0	0.03	13	0	0.01	9	0	0.03	13	0	0.04	27
All other assets	3.41	5.74	9	3.04	5.66	7	2.70	7.35	2	2.81	5.87	6	2.99	6.41	4
<b>Memoranda</b>															
Short-term investments	4.26	9.52	26	2.83	10.52	8	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
U.S. Treasury securities	0.08	1.10	44	0.04	0.20	66	0.07	1.47	31	0.07	0.19	71	0.07	0.29	65
US agency securities (excluding mortgage-backed securities)	2.87	1.70	72	2.16	1.50	71	2.33	0.82	82	2.44	1.28	77	3.84	1.25	87
Municipal securities	0	3.71	3	0.06	3.10	17	0.04	1.73	19	0.06	2.96	17	0.09	2.58	14
Mortgage-backed securities	0.30	10.22	3	0.22	9.07	4	0.31	14.14	2	0.23	8.52	5	0.54	9.38	5
Asset-backed securities	0	0.36	31	0	0.41	30	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	0	0.71	9	0	0.57	13	0	0.53	8	0	0.60	12	0	0.53	15
Loans held-for-sale	27.09	0.20	98	32.85	0.50	99	34.34	0.55	98	35.34	0.58	99	32.88	0.39	99
Loans held for investment	62.27	64.12	38	59.07	66.84	21	51.27	58.06	26	57.40	69.07	16	47.53	72.01	5
Real estate loans secured by 1-4 family	8.88	13.36	34	7.99	13.84	27	7.78	11.46	33	7.33	14.47	24	6.71	16.02	15
Revolving	8.14	1.58	98	6.65	1.72	97	6.83	1.42	98	6.10	1.79	95	5.22	2.24	92
Closed-end, secured by first liens	0.74	11.36	5	1.34	11.57	6	0.95	9.67	8	1.22	12.11	6	1.48	13.07	6
Closed-end, secured by junior liens	0	0.22	5	0	0.24	6	0	0.17	7	0	0.27	5	0.01	0.37	5
Commercial real estate loans	43.02	31.09	82	32.40	30.69	57	35.94	22.69	82	28.90	30.65	44	23.28	33.26	19
Construction and land development	7.12	4.62	78	5.38	4.24	65	5.89	3.34	80	5.20	4.32	62	5.72	5	61
Multifamily	26	4.53	94	26.31	5.14	95	21.79	3.57	94	22.95	5.03	95	16.51	4.76	91
Nonfarm nonresidential	9.90	20.64	12	0.71	19.94	1	8.26	14.57	27	0.75	19.97	1	1.05	21.85	1
Real estate loans secured by farmland	0.60	0.98	59	0.66	0.82	66	0.53	0.30	74	0.66	0.85	65	0.77	0.95	64

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	58.76	74.44	16	44.66	70.12	6	51.69	61.05	29	39.78	69.38	5	38.26	72.74	5
Real estate loans secured by 1-4 family	9.94	21.03	21	8.70	20.56	18	9.09	19.86	19	7.90	20.91	16	8.35	22.29	13
Revolving	9.11	2.52	97	7.23	2.58	92	7.98	2.43	97	6.58	2.61	91	6.50	3.13	85
Closed-end	0.83	18.22	3	1.46	17.65	4	1.11	17.24	6	1.32	17.94	5	1.85	18.71	4
Commercial real estate loans	48.14	48.78	48	35.25	45.50	20	41.99	37.86	54	31.16	44.23	16	28.95	46.16	13
Construction and land development	7.97	7.30	57	5.85	6.33	48	6.88	5.65	61	5.61	6.26	47	7.12	6.97	55
1-4 family	0.08	1.71	13	0.04	1.28	10	0.05	1.18	19	0.03	1.14	11	0.03	1.47	8
Other	7.89	5.56	73	5.81	5	61	6.83	4.40	73	5.58	4.94	60	7.09	5.34	70
Multifamily	29.10	6.77	92	28.62	7.45	93	25.46	5.78	94	24.75	7.01	91	20.53	6.42	91
Nonfarm nonresidential	11.08	32.42	5	0.77	29.78	1	9.65	24.56	19	0.80	29.04	1	1.30	30.59	1
Owner-occupied	1.11	11.66	5	0.52	10.21	4	0.89	8.29	12	0.56	10	4	0.86	10.68	4
Other	9.97	20.30	12	0.25	19.18	1	8.76	15.94	28	0.25	18.53	1	0.44	19.36	1
Real estate loans secured by farmland	0.67	1.65	53	0.72	1.30	59	0.62	0.54	67	0.72	1.30	60	0.96	1.38	61
Loans to depository institutions and acceptances of other banks	0.52	0	97	1.64	0	97	0.52	0.04	92	0.93	0	97	1.18	0	98
Commercial and industrial loans	6.13	15.07	13	4.92	19.75	5	5.33	18.86	6	5.31	19.85	6	7.35	16.16	15
Loans to individuals	0.10	3.59	10	0.10	3.22	12	0.06	6.24	8	0.12	3.53	13	0.24	4	19
Credit card loans	0	0.03	33	0	0.03	34	0	0.53	22	0	0.03	33	0	0.04	32
Agricultural loans	0.38	0.71	65	0.36	0.63	65	0.39	0.34	71	0.41	0.69	64	0.70	0.78	68
Other loans and leases	34.12	2.20	99	48.31	2.07	99	42.01	8.75	93	53.45	2.07	99	52.13	1.48	99
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	419.44	482.80	35	389.68	470.51	27	427.12	391.81	54	434	473.75	39	307.51	493.53	11
Real estate loans secured by 1-4 family	70.98	136.16	26	75.88	137.40	28	75.11	126.06	29	86.19	142.34	31	67.10	151.03	21
Revolving	65.04	16.22	97	63.12	17.19	96	65.91	15.44	98	71.78	17.81	97	52.21	21.25	91
Closed-end	5.94	118.30	4	12.76	118.05	6	9.20	108.85	6	14.41	122.21	6	14.89	127.10	6
Commercial real estate loans	343.68	315.36	57	307.55	303.98	51	346.93	245.88	76	339.99	302.08	62	232.67	311.74	26
Construction and land development	56.88	46.52	65	51.07	42.34	62	56.83	35.95	76	61.21	42.85	75	57.20	46.63	63
1-4 family	0.57	10.83	13	0.35	8.34	12	0.42	7.42	20	0.31	7.52	12	0.23	9.52	8
Other	56.31	35.62	79	50.72	33.56	76	56.41	28.11	88	60.90	33.94	85	56.98	35.90	78
Multifamily	207.71	44.17	93	249.74	50.28	96	210.35	38.66	94	270.01	48.67	95	165.02	44.76	92
Nonfarm nonresidential	79.09	210.10	11	6.74	199.24	1	79.74	158.05	26	8.77	198.42	1	10.45	206.64	1
Owner-occupied	7.95	75.46	5	4.54	67.77	4	7.34	52.99	13	6.06	67.98	4	6.93	71.54	4
Other	71.14	130.89	18	2.20	127.58	1	72.40	102.54	31	2.72	125.78	1	3.51	130.65	1
Real estate loans secured by farmland	4.78	10.33	56	6.25	8.27	65	5.08	3.22	70	7.82	8.35	67	7.74	8.66	63
Loans to depository institutions and acceptances of other banks	3.73	0.02	97	14.32	0.04	99	4.28	0.21	93	10.18	0.03	97	9.50	0.01	98
Commercial and industrial loans	43.74	96.47	20	42.92	130.49	8	44.06	114.45	13	57.97	133.93	15	59.08	106.70	28
Loans to individuals	0.68	21.04	10	0.87	19.83	12	0.51	34.55	8	1.26	22.15	16	1.95	24.83	21
Credit card loans	0	0.20	33	0	0.16	34	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans	2.71	4.19	66	3.18	3.79	69	3.20	1.86	76	4.51	4.17	70	5.61	4.86	72
Other loans and leases	243.56	13.49	98	421.53	13.48	99	347.13	51.06	99	583.11	13.62	99	418.99	10.25	99
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	51.13	36.70	86	36.98	35.09	61	44.56	30.07	82	32.56	34	50	33.84	35.38	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	364.99	236.93	86	322.64	234.14	80	368.16	195.33	88	355.27	232.08	85	272	239.13	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	372.94	317.98	68	327.18	306.16	57	375.50	252.85	80	361.32	304.52	71	278.93	315.15	38

BHC Name

City/State

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	4.26	9.52	26	2.83	10.52	8	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76
Liquid assets	7.44	22.82	5	5.27	21.43	0	11.78	29.03	12	4.67	19.32	0	16.75	16.28	59
Investment securities	3.26	21.14	2	2.49	17.29	2	2.75	21.63	2	2.80	16.07	3	4.55	16.41	2
Net loans and leases	89.02	64.11	98	91.62	67.03	99	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81
Net loans, leases and standby letters of credit	89.98	64.56	98	92.13	67.42	99	86.28	59.49	98	92.99	69.67	99	80.55	72.78	82
Core deposits	72.51	81.32	11	78.68	78.51	44	67.89	75.71	17	73.86	76.49	30	53.16	71.61	4
Noncore funding	14.08	6.86	86	10.02	8.68	61	20.92	10.30	83	16.92	10.29	82	35.66	14.61	95
Time deposits of \$250K or more	4.67	2.51	88	4.13	3.16	70	5.07	1.58	94	2.65	3.37	44	1.87	4.33	15
Foreign deposits	0	0	49	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0	0.60	25	0	0.55	23	0	1.23	11	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	-0.05	0.55	9	-0.07	0.53	6	-0.05	0.54	20	-0.07	0.59	7	-0.11	0.75	4
Commercial paper	0	0	49	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	3.40	0.47	91	0.81	0.62	75	4.27	1	90	9.16	1.06	95	2.58	2.75	59
Earning assets that reprice within 1 year	89.29	30.33	99	88.84	31.55	99	90.54	37.37	99	88.79	31.93	98	82.66	33.16	97
Interest-bearing liabilities that reprice within 1 year	4.94	12.74	28	3.61	13.74	10	9.57	6.39	78	2.43	14.04	4	32.75	18.54	84
Long-term debt that reprices within 1 year	0	0.03	42	0	0.05	39	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	84.35	16.88	99	85.24	16.94	99	80.97	29.65	99	86.36	17.03	98	49.91	13.71	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	10.65	-3.65	88	7.65	-2.34	80	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95
Net short-term noncore funding dependence	4.02	-6.03	82	1.31	-5.85	72	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97
Short-term investment / Short-term noncore funding	53.43	370.17	17	69.67	312.26	20	67.57	273.46	16	17.19	230.45	3	24.52	78.10	32
Liquid assets - short-term noncore funding / Nonliquid assets	-0.57	24.96	8	1.27	20.60	8	-2.02	36.68	6	-6.84	16.27	6	-21.52	6.90	0
Net loans and leases / Total deposits	114.91	75.05	98	110.27	80.41	98	107.15	72.79	93	120.38	84.20	98	93.23	90.96	52
Net loans and leases / Core deposits	122.78	79.49	96	116.45	86.22	92	125.70	78.25	94	125.18	91.10	93	150.79	102.55	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.46			0.35			0.12			0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.72	-9.43	95	0.03	1.48	24	-0.17	-0.25	53	0.06	3.63	4	0.09	1.28	12
Structured notes appreciation (depreciation) / Tier 1 capital	-0.21	-0.26	32		-0.02		-0.05	-0.02	28		0.03			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	10.74	24	0	5.59	26	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	100	88.22	87	100	93.13	87	100	83.77	95	100	93.39	87	100	91.33	88
U.S. Treasury securities	2.57	5.37	56	1.67	1.24	78	2.64	6.70	51	2.43	1.22	84	1.64	2.07	74
US agency securities (excluding mortgage-backed securities)	88.10	8.15	99	86.84	10.18	98	84.76	4.12	99	87.12	8.39	98	84.40	8.16	98
Municipal securities	0	17.03	3	2.50	18.18	26	1.38	8.22	32	2.23	18.61	26	2.05	15.40	20
Mortgage-backed securities	9.33	51.13	7	8.99	54.12	5	11.21	66.54	4	8.22	54.48	7	11.91	57.07	7
Asset-backed securities	0	1.98	30	0	2.35	30	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	0	4.11	9	0	3.84	13	0	3.08	8	0	4.34	12	0	3.73	15
Mutual funds and equity securities	0	0.44	24	0	0.44	22	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less	1.43	9.56	20	4.57	11.82	34	2.88	7.78	30	3.46	13.69	23	14.50	13.55	61
Debt securities 1 to 5 years	94.21	20.12	99	87.83	19.62	99	92.25	18.25	99	89.46	20.49	99	73.32	23.43	98
Debt securities over 5 years	4.36	66.83	2	7.60	64.72	4	4.87	71.11	1	7.08	61.87	6	12.17	58.63	8
Pledged securities	97.94	36.37	98	96.09	40.97	97	96.32	32.26	99	97.44	44.55	97	99.08	43.76	98
Structured notes, fair value	19.89	0.31	98	0	0.16	37	20.76	0.11	98	0	0.03	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	49.42	-4.92	87	-53.45	146.35	2	456.85	27.98	99	-65.73	136.94	0	6.06	32.84	43
Investment securities	30.03	30.76	52	-28.72	23.84	2	15.13	31.36	35	-7.04	16.36	20	-12.33	4.80	11
Core deposits	-8.37	11.31	2	88.44	27.92	97	7.48	16.94	16	110.33	23.17	98	46.61	9.96	97
Noncore funding	39.70	-13.11	93	-68.78	-24.64	5	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95

BHC Name

City/State

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,890,333	2,665,034	1,535,492
Commit: Secured commercial real estate loans	1,453,467	1,008,829	1,451,804	945,066	411,978
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	93,003	49,382	105,894	50,951	24,759
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	139,434	400,489	133,304	693,064	0
Written options contracts (interest rate)	6,383	13,463	6,647	23,004	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	135,420	88,384	135,686	82,726	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							43.36	22.78	91	27.63	16.09	92	24.10	16.97	82
Standby letters of credit	0.96	0.30	94	0.51	0.30	78	0.94	0.65	75	0.53	0.31	78	0.39	0.36	61
Commercial and similar letters of credit	0	0.01	38	0	0.01	38	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0	49	0	0	49	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.01	45	0	0	45	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	47	0	0	48	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	47	0	0	48	0	0.13	34	0	0	46	0	0	47
Derivative contracts	2.91	3.87	66	5.18	4	74	2.44	46.30	15	8.28	3.72	77	0	2.95	31
Interest rate contracts	2.91	3.77	66	5.18	3.89	74	2.44	32.46	16	8.28	3.62	77	0	2.87	31
Interest rate futures and forward contracts	1.44	0.08	96	4.13	0.23	95	1.18	3.25	69	7.19	0.20	97	0	0.08	39
Written options contracts (interest rate)	0.07	0.14	69	0.14	0.21	78	0.06	1.41	23	0.24	0.24	79	0	0.13	36
Purchased options contracts (interest rate)	0	0.03	44	0	0.01	46	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	1.40	3.13	64	0.91	2.86	68	1.20	20.49	16	0.86	2.58	70	0	2.19	34
Foreign exchange contracts	0	0	48	0	0	47	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0.31	38	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							54.32	44.98	72	36.51	24.20	86	37.73	24.81	89

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	281,237	502,336	275,637	798,794	0
Interest rate contracts	281,237	502,336	275,637	798,794	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	139,434	400,489	133,304	693,064	0
Written options	6,383	13,463	6,647	23,004	0
Exchange-traded	0	0	0	0	0
Over-the-counter	6,383	13,463	6,647	23,004	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	135,420	88,384	135,686	82,726	0
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	281,237	502,336	275,637	798,794	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	0	0	0	0	50,089
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
<b>Gross negative fair value (absolute value)</b>					
	2,418	3,453	1,296	6,137	0
<b>Gross positive fair value</b>					
Held for trading	0	0	0	0	0
Non-traded	3,318	6,547	1,491	9,301	0
<b>Current credit exposure on risk-based capital derivative contracts</b>					
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Percent of Notional Amount</b>																
Interest rate contracts .....	100	99.84	53	100	99.78	57	100	94.17	75	100	99.50	58		99.57		
Foreign exchange contracts .....	0	0	46	0	0.19	44	0	3.47	25	0	0.19	43		0.14		
Equity, commodity, and other contracts .....	0	0	48	0	0	47	0	1.14	34	0	0	47		0.07		
<b>Futures and forwards .....</b>																
Written options .....	49.58	8.28	90	79.73	14.72	98	48.36	11.16	90	86.76	15.03	96		14.06		
Exchange-traded .....	2.27	8.36	45	2.68	8.58	41	2.41	6.28	42	2.88	10.24	37		11.73		
Over-the-counter .....	0	0	50	0	0	50	0	0.12	42	0	0	50		0		
Purchased options .....	2.27	8.36	45	2.68	8.58	41	2.41	5.96	43	2.88	10.24	37		10.84		
Exchange-traded .....	0	1.74	37	0	0.99	37	0	3.27	20	0	2.13	33		2.45		
Over-the-counter .....	0	0	49	0	0	50	0	0.12	41	0	0	50		0		
Swaps .....	0	1.70	38	0	0.99	37	0	2.87	21	0	2.13	33		2.28		
Held for trading .....	48.15	72.92	22	17.59	76.25	14	49.23	74.26	18	10.36	71.83	11		64.61		
<b>Interest rate contracts .....</b>																
Foreign exchange contracts .....	0	19.89	31	0	19.29	36	0	40.42	21	0	16.03	34		15.01		
Equity, commodity, and other contracts .....	0	19.72	31	0	11.28	36	0	34.15	21	0	16.37	34		16.17		
<b>Foreign exchange contracts .....</b>																
Equity, commodity, and other contracts .....	0	0	48	0	0	47	0	1.68	33	0	0	47		0.11		
<b>Equity, commodity, and other contracts .....</b>																
Non-traded .....	0	0	49	0	0	49	0	0.60	39	0	0	49		0		
<b>Non-traded .....</b>																
Interest rate contracts .....	100	80.11	68	100	80.71	63	100	59.58	78	100	83.97	65		84.99		
Foreign exchange contracts .....	100	72.31	70	100	80.41	68	100	56.71	85	100	83.02	69		84.69		
Equity, commodity, and other contracts .....	0	0	48	0	0.01	46	0	0.40	33	0	0	45		0.01		
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>																
One year or less .....	0	82.35	3	0	72.89	5	0	92.53	1	0	79.60	4		80.07		
Over 1 year to 5 years .....	0	9.75	12	0	15.10	11	0	27.56	3	0	15.52	12		15.20		
Over 5 years .....	0	24.17	12	0	18.15	15	0	27.01	5	0	19.75	15		22.92		
Gross negative fair value (absolute value) .....	0	38.45	9	0	34.72	12	0	29.89	5	0	32.47	13		34.12		
Gross positive fair value .....	0.86	1.04	44	0.69	1.69	25	0.47	0.98	28	0.77	2.84	15		1.30		
<b>Percent of Tier 1 Capital</b>																
Gross negative fair value, absolute value (X) .....	1.18	1.81	32	1.30	1.70	38	0.54	1.34	12	1.16	2.25	30		1.14		
<b>Gross positive fair value (X) .....</b>																
Held for trading (X) .....	0	0	68	0	0.01	72	0	0.04	15	0.01	0.01	74	0	0	32	
Non-traded (X) .....	0	0.01	64	0.01	0.01	73	0	0.05	13	0.01	0.01	80	0	0	32	
Current credit exposure (X) .....	0	0	41	0	0	44	0	0.04	22	0	0	44	0	0	44	
Credit losses on derivative contracts .....	0	0	73	0.01	0	77	0	0.01	33	0.01	0	87	0	0	34	
<b>Past Due Derivative Instruments Fair Value</b>																
30-89 days past due .....	0	0.01	32	0	0	36	0	0.04	6	0	0.02	21	0	0.01	18	
90+ days past due .....	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50	
<b>Other Ratios</b>																
Current credit exposure / Risk-weighted assets .....		0.08			0.08			0.46			0.27			0	0.10	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	30,431	27,499	27,499	15,842	12,704
Gross losses	17	73	2,105	363	960
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8	2	25	181	159
Net losses	9	71	2,080	182	801
Provision for loan and lease losses	1,981	1,663	5,012	11,838	3,940
Adjustments	-300	-1	0	1	-1
Ending balance	32,103	29,090	30,431	27,499	15,842
Memo: Allocated transfer risk reserve (ATRR)					0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.08	0.03	73	0.07	0	67	0.05	-0.09	84	0.14	0.38	12	0.08	0.12	43
Provision for loan and lease losses / Average loans and leases	0.09	0.04	67	0.07	0	60	0.06	-0.16	81	0.16	0.53	5	0.10	0.16	40
Provision for loan and lease losses / Net loan and lease losses	22,011.11	148.35	98	2,342.25	-82.10	91	240.96	-105.48	84	6,504.40	672.96	96	491.89	142.73	88
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53	1.23	4	0.51	1.35	3	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8
Allowance for loan and lease losses / Total loans and leases	0.37	1.22	2	0.33	1.33	1	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3
Allowance for loan and lease losses / Net loans and leases (X)	891.75	62.69	97	102.43	72.51	74	14.63	21.39	58	151.09	25.33	94	19.78	17.18	76
Allowance for loan and lease losses / Nonaccrual assets	695.62	530.77	74	1,085.45	373.63	88	3,813.41	364.13	97	887.92	336.78	87	1,405.68	315.75	92
ALLL / 90+ days past due + nonaccrual loans and leases	683.04	492.25	75	587.80	338.15	80	2,403.71	287.08	99	419.45	293.46	78	362.10	283.41	76
Gross loan and lease losses / Average loans and leases	0	0.07	8	0	0.08	10	0.02	0.19	5	0	0.16	3	0.02	0.16	12
Recoveries / Average loans and leases	0	0.04	2	0	0.04	4	0	0.08	3	0	0.04	6	0	0.05	7
Net losses / Average loans and leases	0	0.03	40	0	0.04	40	0.02	0.11	26	0	0.11	12	0.02	0.11	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	49	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	0.38	16	3	0.55	9.47	8	6.89	34.67	7	18.85	42.12	31	67.37	41.80	80
Earnings coverage of net loan and lease losses (X)	7,646.44	-15.93	99	1,208.66	4.62	95	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89

**Net Loan and Lease Losses By Type**

Real estate loans	0	0	65	0	0	57	0	0.02	45	0	0.04	23	0	0.02	43
Real estate loans secured by 1-4 family	0	-0.01	67	0	0	55	0	-0.02	73	-0.01	0.01	30	0	0.02	36
Revolving	0	-0.02	63	0	-0.01	59	0	-0.07	69	0	0	54	0	0.02	47
Closed-end	0	-0.01	66	0	0	56	0	-0.01	76	-0.04	0.01	5	0	0.02	34
Commercial real estate loans	0	0	63	0	0.01	58	0	0.04	34	0	0.05	24	0	0.02	56
Construction and land development	0	0	61	0	-0.01	63	0	0	64	0	0	57	0	-0.02	62
1-4 family	0	0	50	0	0	54	0	0	57	0	0	50	0	0	54
Other	0	0	60	0	-0.01	61	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	52	0	0	53	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	61	0	0.01	55	0	0.05	33	-0.09	0.07	2	0.09	0.03	81
Owner-occupied	0	0	58	0	0	59	0	0.01	44	-0.09	0.01	1	0.09	0.01	91
Other	0	0	57	0	0	52	0	0.04	44	0	0.04	40	0	0.01	41
Real estate loans secured by farmland	0	0	50	0	0	50	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.01	0.02	68	0.06	0.07	68	0.41	0.17	84	0.06	0.20	36	0.20	0.27	51
Loans to individuals		0.79		0.13	0.54	25		0.71		0.14	0.66	21		0.74	
Credit card loans		0.80			1.17			1.84			1.71			1.89	
Agricultural loans	0	-0.01	54	0	-0.01	54	0	0.02	71	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions		0						0							
Other loans and leases	0	0.33	35	0	0.10	37	0	0.10	32	0	0.44	29	0	0.14	33

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	10,226	1,953	7,672	41,113	10,571
90+ days past due loans and leases	85	2,269	468	3,459	3,248
Nonaccrual loans and leases	4,615	2,680	798	3,097	1,127
Total past due and nonaccrual loans and leases	14,926	6,902	8,938	47,669	14,946
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	4,064	4,006	4,059	4,006	6
Other real estate owned	520	0	0	0	144
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.12	0.22	38	0.02	0.23	8	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due loans and leases	0	0.02	51	0.03	0.03	70	0	0.10	29	0.04	0.04	70	0.06	0.03	78
Nonaccrual loans and leases	0.05	0.39	8	0.03	0.58	4	0.01	0.46	2	0.03	0.60	3	0.02	0.48	4
90+ days past due and nonaccrual loans and leases	0.05	0.44	7	0.06	0.63	5	0.01	0.62	1	0.07	0.67	5	0.09	0.54	9
30-89 days past due restructured	0	0	39	0	0	40	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0	46	0	0	46	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0	0.04	29	0	0.04	30	0	0.10	2	0	0.09	7	0	0.07	8
30-89 days past due loans held for sale	0	0	48	0	0	48	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	49	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	40	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.12	0.22	38	0.02	0.23	8	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38
90+ days past due assets	0	0.02	51	0.03	0.03	70	0	0.10	26	0.04	0.04	70	0.06	0.03	78
Nonaccrual assets	0.05	0.39	8	0.03	0.58	4	0.01	0.47	2	0.03	0.60	3	0.02	0.48	4
30+ days past due and nonaccrual assets	0.17	0.68	10	0.08	0.88	4	0.09	0.97	1	0.53	0.95	26	0.29	0.87	12
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.05	0.29	10	0.05	0.43	6	0.01	0.36	1	0.07	0.47	6	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.32	11	0.05	0.47	6	0.01	0.37	1	0.07	0.52	5	0.07	0.45	8
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.10	0.35	15	0.07	0.49	7	0.04	0.41	2	0.07	0.63	4	0.02	0.56	2
Allowance for loan and lease losses	28.65	49.26	38	22.98	56.71	20	15.96	62.64	6	25.83	72.10	17	8.06	92.08	2
Equity capital + allowance for loan and lease losses	0.75	3.48	12	0.64	4.51	7	0.41	3.60	2	0.85	5.64	6	0.19	4.77	2
Tier 1 capital + allowance for loan and lease losses	0.76	3.57	13	0.65	4.91	8	0.42	4.30	1	0.87	6.21	5	0.20	5.30	2
Loans and leases + other real estate owned	0.11	0.55	9	0.07	0.73	5	0.05	0.71	1	0.08	0.92	4	0.02	0.78	2

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.17	0.20	59	0.04	0.23	12	0.06	0.26	16	1.15	0.25	96	0.28	0.28	61
90+ days past due .....	0	0.02	61	0.05	0.03	78	0	0.12	37	0.09	0.04	82	0.12	0.03	84
Nonaccrual .....	0.01	0.39	3	0.02	0.61	4	0.01	0.52	3	0.02	0.63	2	0.04	0.45	8
Commercial and industrial															
30–89 days past due .....	0.21	0.19	67	0	0.14	19	0.86	0.24	95	0.01	0.15	22	0.62	0.22	88
90+ days past due .....	0	0.01	34	0.01	0.01	78	0.07	0.04	80	0	0.02	67	0.02	0.02	74
Nonaccrual .....	0.77	0.44	72	0.43	0.56	55	0.05	0.57	9	0.48	0.61	54	0.04	0.74	10
Individuals															
30–89 days past due .....	0.99	0.44	83	0.07	0.29	27	0.81	0.63	65	0	0.52	7	0.31	0.60	36
90+ days past due .....	0.04	0.01	81	0.08	0.02	88	0.61	0.09	92	0.08	0.02	86	0.01	0.02	68
Nonaccrual .....	0.15	0.12	69	0.08	0.13	51	0.07	0.17	46	0.07	0.14	46	0.11	0.12	61
Depository institution loans															
30–89 days past due .....	0	0	50	0	0	50	0	0.01	45	0	0	50	0	0	50
90+ days past due .....	0	0	50	0	0	50	0	0	47	0	0	50	0	0	50
Nonaccrual .....	0	0	50	0	0	50	0	0	47	0	0	50	0	0	50
Agricultural															
30–89 days past due .....	0	0.08	35	0	0.09	35	0	0.07	30	0	0.07	34	0	0.10	34
90+ days past due .....	0	0	46	0	0	46	0	0	42	0	0	45	0	0	47
Nonaccrual .....	0	0.17	32	0	0.73	30	0	0.70	27	0	0.57	29	0	0.80	28
Foreign governments															
30–89 days past due .....		0						0.50							
90+ days past due .....		0						0							
Nonaccrual .....		0						0.15							
Other loans and leases															
30–89 days past due .....	0.01	0.19	56	0.01	0.55	53	0	0.12	34	0	0.67	46	0.10	0.28	67
90+ days past due .....	0	0	43	0.01	0	87	0	0.01	34	0	0	84	0.03	0	90
Nonaccrual .....	0.01	0.04	79	0	0.26	73	0	0.09	47	0	0.10	70	0.01	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.06	0.35	12	0.14	0.36	29	0.15	0.46	20	0.05	0.46	10	0.81	0.53	74
	90+ days past due	0.01	0.03	72	0.04	0.05	71	0	0.24	42	0.04	0.06	71	0.43	0.05	95
	Nonaccrual	0.04	0.46	9	0.08	0.64	9	0.04	0.71	7	0.08	0.67	5	0.17	0.55	15
Revolving	30-89 days past due	0	0.16	15	0	0.21	15	0	0.28	9	0	0.25	27	0.01	0.36	17
	90+ days past due	0	0	41	0	0.01	84	0	0.02	35	0	0.01	41	0.04	0.01	84
	Nonaccrual	0	0.35	11	0.01	0.43	17	0	1.18	6	0.01	0.46	15	0.02	0.34	23
Closed-end	30-89 days past due	0.70	0.37	82	0.84	0.39	86	1.26	0.49	92	0.31	0.48	43	3.61	0.56	99
	90+ days past due	0.11	0.03	86	0.20	0.05	86	0.02	0.26	51	0.23	0.06	86	1.80	0.05	97
	Nonaccrual	0.46	0.48	57	0.41	0.66	37	0.34	0.67	28	0.45	0.69	33	0.72	0.57	70
Junior lien	30-89 days past due	0	0.01	25	0	0.01	57	0	0.01	29	0	0.01	15	0	0.02	30
	90+ days past due	0	0	46	0	0	45	0	0	36	0	0	44	0	0	87
	Nonaccrual	0.01	0.02	54	0.01	0.02	40	0.01	0.03	32	0.01	0.03	35	0.01	0.03	43
Commercial real estate	30-89 days past due	0.20	0.10	79	0.01	0.14	22	0.04	0.15	34	1.32	0.14	97	0.03	0.15	23
	90+ days past due	0	0.01	40	0	0.01	40	0	0.01	61	0.04	0.02	82	0.03	0.02	80
	Nonaccrual	0	0.35	8	0	0.54	7	0	0.38	2	0	0.57	6	0	0.34	4
Construction and development	30-89 days past due	0	0.10	26	0	0.15	26	0	0.17	17	0	0.16	26	0.05	0.20	59
	90+ days past due	0	0	46	0	0	45	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0	0.07	28	0	0.21	23	0	0.20	15	0	0.21	21	0	0.18	21
1-4 family	30-89 days past due	0	0.01	39	0	0.03	35	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	48	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0	44	0	0.01	41	0	0.01	32	0	0.01	42	0	0.01	40
Other	30-89 days past due	0	0.06	30	0	0.10	30	0	0.13	21	0	0.09	30	0.05	0.12	72
	90+ days past due	0	0	46	0	0	46	0	0	41	0	0	44	0	0	44
	Nonaccrual	0	0.05	29	0	0.14	25	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30-89 days past due	0	0.03	40	0	0.03	40	0	0.07	27	1.66	0.03	98	0	0.03	38
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.05	38	0	0.10	32	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.87	0.07	97	0.58	0.15	89	0.19	0.13	72	0.18	0.14	70	0.30	0.13	84
	90+ days past due	0	0	42	0	0.01	42	0.01	0.01	73	1.72	0.02	98	0.69	0.02	96
	Nonaccrual	0.01	0.40	12	0.06	0.68	17	0	0.45	3	0.03	0.73	10	0	0.36	5
Owner Occupied	30-89 days past due	0	0.03	20	0.58	0.04	97	0.19	0.04	92	0	0.05	18	0.30	0.06	95
	90+ days past due	0	0	44	0	0	44	0	0	37	1.70	0.01	99	0.69	0.01	97
	Nonaccrual	0	0.18	9	0	0.24	7	0	0.17	5	0	0.27	6	0	0.19	7
Other	30-89 days past due	0.87	0.03	97	0	0.09	22	0	0.08	14	0.18	0.06	85	0	0.05	18
	90+ days past due	0	0	45	0	0	46	0.01	0	83	0.02	0	90	0	0.01	41
	Nonaccrual	0.01	0.20	41	0.06	0.32	44	0	0.23	7	0.03	0.33	36	0	0.14	14
Farmland	30-89 days past due	0	0.10	30	0.05	0.11	73	0	0.10	31	5.88	0.08	99	3.50	0.21	96
	90+ days past due	0	0	45	2.65	0.01	98	0	0	45	2.64	0	99	0	0.01	45
	Nonaccrual	0	0.65	26	0	1.38	24	0	0.69	23	0	1.19	24	0	1.06	24
Credit card	30-89 days past due		0.77			0.64			0.81			1.02			0.87	
	90+ days past due		0.12			0.14			0.45			0.22			0.18	
	Nonaccrual		0			0.01			0.10			0.02			0	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	137,882	136,474	137,565	135,857	135,640
Retained earnings	694,776	516,961	657,149	461,745	304,984
Accumulated other comprehensive income (AOCI)	-6,304	249	-1,454	373	458
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	826,354	653,684	793,260	597,975	441,082
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	18,951	17,614	18,773	17,792	19,433
Accumulated other comprehensive income-related adjustments	-6,304	249	-1,454	373	457
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	813,707	635,821	775,941	579,810	421,192
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	12,208
Common equity tier 1 capital	813,707	635,821	775,941	579,810	408,984
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	362,149	357,571	362,149	212,646	212,646
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	362,149	357,571	362,149	212,646	212,646
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	362,149	357,571	362,149	212,646	212,646
<b>Tier 1 Capital</b>	1,175,856	993,392	1,138,090	792,456	621,630
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus					0
Non-qualifying capital instruments					0
Total capital minority interest not included in tier 1 capital					0
Allowance for loan and lease losses in tier 2 capital					15,842
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					15,842
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					0
Tier 2 capital					15,842
Exited advanced approach tier 2 capital					
Total capital					637,472
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	10,436,448	9,952,911	10,945,025	9,317,578	6,639,736
Less: Deductions from common equity tier 1 capital	18,951	17,614	18,773	17,792	31,641
Less: Other deductions	0	62,848	0	74,546	0
Total assets for leverage ratio	10,417,497	9,872,449	10,926,252	9,225,240	6,608,095
Total risk-weighted assets					5,500,789
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	0	12.09	4	0	11.14	5	0	12.37	1	0	10.91	5	7.44	12.50	1
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	0	12.65	4	0	11.77	5	0	13.11	1	0	11.60	5	11.30	13.19	23
Tier 1 capital, column B	0	0	50	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	0	14.72	4	0	13.63	5	0	14.91	1	0	13.45	5	11.59	14.63	5
Total capital, column B	0	0	50	0	0	50	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	11.29	9.43	88	10.06	9.68	67	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25
Supplementary leverage ratio, advanced approaches HCs								6.71							

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		0
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		0
Life insurance assets	3,659	3,583	3,640	3,564	3,599	2.12	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	49	0	0	48	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		33.33			50			53.11			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		66.67			50			46.89			50			40	
Separate account assets (L/H) / Total life assets		0			0			13.40			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.79	22	0	0.60	23	0	0.36	11	0	0.41	22		0.37	
Premium income / Insurance activities revenue		0			0.04			2.76			0.01			0.03	
Credit related premium income / Total premium income		100			100			32.99			100			100	
Other premium income / Total premium income		0			0			67.01			0			0	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		30.41			28.44			23.22			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)								4.49							
Insurance benefits, losses, expenses / Insurance premiums		93.02			82.49			927.51			-40.91			132.57	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	50	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.30	11.97	12	0.35	11.20	13	0.31	12	6	0.43	11.01	13	0.56	11.53	12
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0.46	37	0	0	49	0	0	49

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0			0.04			0.66			0.05			0	
Cost: Interest-bearing deposits		0.10			0.88			0.14			1.24			2.53	

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans							0.20								
Commercial and industrial loans							0.79							2.35	
Foreign governments and institutions		0					0								

#### Growth Rates

Net loans and leases		-16.76			-40.26			6.83			5,672.05			-47.91	
Total selected assets		-14.08			-15.36			9.48			6.04			-25.04	
Deposits		-32.58			-55.95			0.73			-44.89			2.53	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	2	1.44	3.64	1.65	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	9,674	6,809	33,956	29,784	43,903	42.08	123.94
Dividends .....	9,256	6,809	33,447	29,773	43,903	35.94	114.26
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	418	0	509	11	0		
Income from nonbank subsidiaries .....	0	0	0	16	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	16	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	9,674	6,809	33,956	29,800	43,903	42.08	123.94
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	9,674	6,809	33,956	29,800	43,903	42.08	123.94
<b>Operating Expenses</b>							
Personnel expenses .....	158	126	492	2,726	1,611	25.40	-40.82
Interest expense .....	1,095	866	3,798	3,972	3,641	26.44	-34.47
Other expenses .....	262	147	863	769	759	78.23	670.59
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	1,515	1,139	5,153	7,467	6,011	33.01	-23.17
Income (loss) before taxes .....	8,159	5,670	28,803	22,333	37,892	43.90	247.49
Applicable income taxes (credit) .....	-276	-294	-1,174	-1,911	-1,433		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	8,435	5,964	29,977	24,244	39,325	41.43	172.36
Equity in undistributed income of subsidiaries .....	41,707	56,019	197,127	156,289	38,004	-25.55	591.31
Bank subsidiaries .....	41,707	56,019	197,127	156,289	38,004	-25.55	591.31
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	50,142	61,983	227,104	180,533	77,329	-19.10	449.20
<b>Memoranda</b>							
Bank net income .....	50,963	62,828	230,574	186,062	81,907	-18.88	392.25
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,168,997	96.38	957,073	93.17	1,134,898	95.92	823,842	664,878	22.14	347.77
Common and preferred stock .....	1,168,997	96.38	957,073	93.17	1,134,898	95.92	823,842	664,878	22.14	347.77
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	25,676	2.12	0	0	25,573	2.16	0	504		4837.69
Common and preferred stock .....	25,676	2.12	0	0	25,573	2.16	0	504		4837.69
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	17,942	1.48	70,045	6.82	22,556	1.91	2,117	463	-74.39	485.00
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	4	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	232	0.02	110	0.01	101	0.01	61	83	110.91	-95.85
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,212,847	100.00	1,027,228	100.00	1,183,128	100.00	826,024	665,928	18.07	348.76
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	18,000	1.48	14,960	1.46	17,000	1.44	14,960	12,200	20.32	-67.27
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	6,344	0.52	1,013	0.10	10,719	0.91	443	0	526.26	308.76
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	24,344	2.01	15,973	1.55	27,719	2.34	15,403	12,200	52.41	-56.95
Equity Capital .....	1,188,503	97.99	1,011,255	98.45	1,155,409	97.66	810,621	653,728	17.53	456.12
Perpetual preferred stock (income surplus) .....	362,149	29.86	357,571	34.81	362,149	30.61	212,646	212,646	1.28	770.95
Common stock .....	137,882	11.37	136,474	13.29	137,565	11.63	135,857	135,640	1.03	564.75
Common surplus .....	0	0	0	0	0	0	0	0		-100.00
Retained earnings .....	694,776	57.28	516,961	50.33	657,149	55.54	461,745	304,984	34.40	360.10
Accumulated other comprehensive income .....	-6,304	-0.52	249	0.02	-1,454	-0.12	373	458		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,212,847	100.00	1,027,228	100.00	1,183,128	100.00	826,024	665,928	18.07	348.76
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	17.09	11.09	90	29.07	12.87	97	22.09	11.94	95	25.09	9.11	99	14.39	10.58	87
Bank net income / Average equity investment in banks	17.70	11.85	89	28.22	13.25	97	22.78	11.80	95	25.38	9.38	98	14.52	10.85	85
Nonbank net income / Average equity investment in nonbanks	0	11.73	23		11.74		0	13.12	16	0	9.69	19	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs		5.85			11.13			10.11			8.82			15.16	
Bank net income / Parent net income	101.64	104.11	31	101.36	103.17	38	101.53	96.79	51	103.06	104.93	48	105.92	103.77	63
Nonbank net income / Parent net income	0	0.72	27	0	0.58	26	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		103.94			102.20			65.35			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital	2.05	13.16	23	1.58	11.68	25	2.40	16.81	18	1.90	11.62	27	1.87	9.66	26
Total debt / Equity capital	1.51	7.34	43	1.48	5.76	51	1.47	11.71	28	1.85	5.79	50	1.87	3.93	58
Total debt + notes payable to subs that issued TPS / Equity capital	1.51	11.21	27	1.48	9.83	30	1.47	13.63	19	1.85	9.67	31	1.87	7.99	31
Total debt + Loans guaranteed for affiliate / Equity capital	1.51	7.34	43	1.48	5.76	51	1.47	11.77	28	1.85	5.79	50	1.87	3.97	58
Total debt / Equity capital – excess over fair value	1.51	7.34	43	1.48	5.76	51	1.47	11.81	28	1.85	5.79	50	1.87	3.93	58
Long-term debt / Equity capital	0	7.10	21	0	5.73	24	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	1.51	0.01	95	1.48	0	98	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.01	44	0	0	45	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	31.87	19	0	22.37	23	0	39.86	10	0	20.97	23	0	14.37	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	100.52	106.03	38	94.64	104.94	10	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44
Total investment in subs / Equity capital	100.52	106.17	36	94.64	105.28	10	100.44	108.40	33	101.63	104.82	43	101.78	104.48	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.03	0.51	36	-0.22	0.37	19	0.02	0.29	41	0.07	0.49	42	0.15	0.44	41
Equity investment in subs – equity cap / Net income-div (X)	0.04	1.37	1		1.12		0.03	1.05	2	0.08	1.45	10	0.19	1.47	5
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	97.48	135.45	44	94.88	123.30	47	96.72	152.85	23	101.84	121.76	41	197.37	153.39	77
Cash from ops + noncash items + op expense / Op expense + dividend	99.71	144.16	41	110.07	140.91	50	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	55.70	92.08	33	1,007.40	91.27	96	156.34	98.54	86	105.31	140.42	44	97.56	105.99	30
Pretax operating income + interest expense / Interest expense	845.11	1,144.93	66	754.73	1,365.90	61	858.37	1,835.33	34	662.26	2,318.94	44	1,140.70	17,211.14	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	845.11	1,260.30	62	754.73	1,283.53	54	858.37	1,770.77	35	662.26	1,435.81	40	1,140.70	2,481.22	56
Dividends + interest from subsidiaries / Interest expense + dividends	93.95	119.26	38	94.40	110.20	40	95.47	174.12	19	107.71	137	38	210.11	196.13	70
Fees + other income from subsidiaries / Salary + other expenses	99.52	4.60	98	0	3.06	40	37.56	11.92	81	0.77	4.45	79	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)	8.75	52.06	32	16.50	216.97	39	10.88	47.61	22	12.47	52.16	33	8.39	71.69	17
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-1.48	2.15	10	-1.46	2.39	9	-1.44	3.44	12	-1.81	2.19	10	-1.83	1.59	8
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0			0			0.17			0			0	
Nonaccrual		0			0			0.92			0			8.16	
Total		0			0			1.09			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	50	0	0	50	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0.02	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	0.06	32	0	0.07	31	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0.06	40	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	103.82	65.97	80	106.42	65.93	81	104.20	66.37	84	97.64	79.13	70	43.88	65.39	31
Dividends declared / Net income.....	17.46	24.92	35	10.24	19.89	34	13.75	28.27	22	13.11	29.39	24	22.31	25.65	43
Net income – dividends / Average equity.....	14.10	8.03	89	26.09	10.05	96	19.06	8.62	93	21.80	6.36	99	11.18	7.61	87
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	105.70	128.95	42	107.28	128.37	45	107.08	155.92	33	125.78	130.75	51	254.45	160.93	81
Dividends from nonbank subsidiaries.....	0	0.11	37	0	0.45	33	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries.....	105.70	141.88	40	107.28	142.60	42	107.08	203.53	23	125.78	158.62	44	254.45	209.89	77
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	18.16	35.89	36	10.84	28.97	39	14.51	45.96	15	16	43.52	22	53.60	45.88	57
Interest income from bank subsidiaries.....	0	0.01	36	0	0.02	36	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries.....	0	0.34	44	0	0.25	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0.82	0	96	0	0	46	0.22	0	94	0.01	0	91	0	0	46
Operating income from bank subsidiaries.....	18.98	38.29	36	10.84	30.88	36	14.73	51.33	15	16.01	51.02	20	53.60	48.40	55
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		39.57			42.53			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		0.02			0.01			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries.....		0			0			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0			0.01			0.07			0.11			0.01	
Operating income from nonbank subsidiaries.....		41.52			45.32			87.22			105.70			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		88.85			57.61			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		0			0			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0.73			0			0	
Other income from subsidiary holding companies.....		0			0			-0.40			0			0	
Operating income from subsidiary holding companies.....		88.85			57.61			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	95.68	67.13	44	100	65.42	93	98.50	74.16	61	99.91	76.69	78	100	77.61	93
Interest income from bank subsidiaries.....	0	0.78	35	0	0.62	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries.....	0	0.81	44	0	0.87	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	4.32	0.01	98	0	0.02	46	1.50	0.02	95	0.04	0.01	92	0	0.01	46
Operating income from bank subsidiaries.....	100	76.78	81	100	77.21	85	100	83.13	92	99.95	84.80	69	100	94.06	87
Dividends from nonbank subsidiaries.....	0	0.45	36	0	1.26	34	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries.....	0	0	49	0	0	49	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	49	0	0	48	0	0.01	45	0.05	0	95	0	0	47
Operating income from nonbank subsidiaries.....	0	1.86	32	0	2.92	29	0	4.67	14	0.05	2.06	52	0	1.56	25
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	0	735.22	29	0	722.09	16	0	158.10	15	0	400.31	22	0	1,178.56	13
Loans and advances from subsidiaries / Total debt.....	0	32.51	16	0	48.93	12	0	26.38	13	0	59.71	13	0	70.71	14